



PATENT

#13

**In the United States Patent and Trademark Office**

Applicant: LENT, et al.  
Applicant's Reference: NEXTP002  
Application No: 09/185,878  
Filed: November 3, 1998

Examiner: John W. Hayes  
Group Art Unit: 2761  
Issue Batch No: I28  
Notice of Allowability Date: February 15, 2000

RECEIVED  
OCT 27 2000  
TC 2100 MAIL ROOM

Title: METHOD AND APPARATUS  
FOR A VERIFIABLE ON LINE REJECTION  
OF AN APPLICATION FOR CREDIT

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on February 28, 2000.

Signed: \_\_\_\_\_

Pat Tate

Separate Letter to the Official Draftsman

Assistant Commissioner for Patents  
Box: ISSUE FEE  
Washington, D.C. 20231

Dear Sir:

In response to the objections raised by the Draftsman in an action dated November 29, 1999, enclosed are the corrected formal drawings for the above-identified patent application. If the Draftsman has any question concerning the corrected drawings, he or she is respectfully requested to contact the undersigned.

Respectfully submitted,

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